

Information to identify the case:			
Debtor 1	Donald M. Feinberg		Social Security number or ITIN xxx-xx-5623
	First Name	Middle Name	Last Name
Debtor 2	Sharon V. Feinberg		Social Security number or ITIN xxx-xx-1944
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 15-24683-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald M. Feinberg

Sharon V. Feinberg
aka Sharon V. Grace

9/10/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donald M. Feinberg
 Sharon V. Feinberg
 Debtors

Case No. 15-24683-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb
 515744060 +Donald M. Feinberg, Sharon V. Feinberg, 7 Victoria Drive, Swedesboro, NJ 08085-3093
 +Branch Banking and Trust,, successor in interest to, Susquehanna Bank, PO Box 639,
 Maugansville, MD 21767-0639
 515661653 +Essential Testing, 7150 Solution Center, Chicago, IL 60677-7001
 515661654 Hospital Bill- CHOP, Lock Box 7802, Po Box 8500, Philadelphia, PA 19178-7802
 515661660 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,
 Trenton, NJ 08625-0112
 515782924 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 515661661 PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 515661662 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Divison Of Taxes, P.O. Box 245,
 Trenton, NJ 08695)
 515661663 +Susquehanna Bank, 26 North Cedar Street, PO Box 1000, Lititz, PA 17543-7000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515661650 EDI: BANKAMER.COM Sep 11 2018 03:09:00 Bank Of America, P O Box 26078,
 Greensboro, NC 27420
 515661651 EDI: CHASE.COM Sep 11 2018 03:13:00 Chase, PO Box 15153, Wilimington, DE 19886-5153
 515661658 +EDI: IRS.COM Sep 11 2018 03:09:00 Internal Revenue Service, 1601 Market Street,
 Philadelphia, PA 19103-2301
 515661659 E-mail/Text: camanagement@mtb.com Sep 10 2018 23:35:25 M & T Bank,
 1 Fountain Plz - Bankruptcy Dept, Buffalo, NY 14203-1420
 515710350 E-mail/Text: camanagement@mtb.com Sep 10 2018 23:35:25 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 515759290 EDI: RMSC.COM Sep 11 2018 03:09:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515661652* Chase, P.O. Box 15153, Wilimington, DE 19886-5123
 515661655* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
 515661657* Internal Revenue Service, Officer, a managing or general agent, PO Box 744,
 Springfield, NJ 07081-0744
 515661656* Internal Revenue Service, Special Procedure Branch, PO Box 744,
 Springfield, NJ 07081-0744

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 17

Date Rcvd: Sep 10, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Donald M. Feinberg mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Sharon V. Feinberg mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 7